

## State of Colorado Defined Contribution Retirement Plan

Eligibility: "... Any employee who commences employment with an employer on or after January 1, 2006, and who, if not commencing employment in a state elected official's position, has not been a member of the association's defined benefit plan or defined contribution plan during the twelve months prior to the date that he or she commenced employment, for whom a defined contribution plan has been established pursuant to the provisions of this article. "Eligible employee" includes a retiree of the association who is serving in a state elected official's position, but does not include any other retiree of the association or a retiree of the association who has suspended benefits." [C.R.S. 24-52-202, SB05-073].

The chart below provides the main features offered by each of the three investment providers within the State Defined Contribution Retirement Plan (referred to as the State DC Plan).

<b>Investment Provider</b>	<b>Great-West Retirement Services</b>	<b>The Hartford</b>	<b>ICMA Retirement Services</b>
<b>Fees</b> (Fees/funds offered are listed in the on-line Retirement Choice Packet)	Your total investment management fees consist of 12b-1 fees realloances and fund operating expenses. Each investment offered by each provider charges an investment management fee ranging from .03% to 1.49% of your fund balance depending on asset class and risk spectrum.		
<b>On-line Financial Advice</b>	Guidance provided at no charge to participants. Financial Advice provided for an annual \$25 fee. Guidance and Advice provided by Advised Assets Group, LLC., powered by Ibbotson Associates.	Morningstar Guidance Online provided at no charge to participants.	Morningstar Guidance provided at no charge to participants. Morningstar Advice Online provided at no cost for the first year then \$35 annually thereafter.
<b>Self-Directed Brokerage Option</b>	(*) Annual \$60 fee. Provided by HarrisDirect. Additional fees and restrictions may apply.	Not available yet.	(*) Annual \$50 fee. Provided by Vantage Broker, powered by UVEST. Additional fees and restrictions may apply.
<b>Education/ Communication Managers</b>	Katherine Atwell 800-838-0457, option #2 or 303-830-3526	Donna DeLong 800-525-7418 x 58608 or 303-645-8608.	Emily Knox 866-749-5178 or 720-851-1869.

## **State of Colorado Plan Administrator**

The State of Colorado Department of Personnel and Administration, Division of Human Resources provides staff for the State of Colorado Defined Contribution Retirement Plan. The staff monitors the contracts with the above vendors and administers the budget for this Plan.

Department of Personnel and Administration  
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